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...The...

Fourth Annual Report

of the

Associated Charities


of Cleveland, O.

For the year ending April 30, 1904

309 Spring Street

Bell Telephone, Main 934 Cuyahoga Phone, Central 364

1904



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26 AUG 1914

"The smallest part of a deed of charity is the gift ; the main part is the giving."—GEORGE MATTHEWSON.

THE

Fourth Annual Report

OF THE

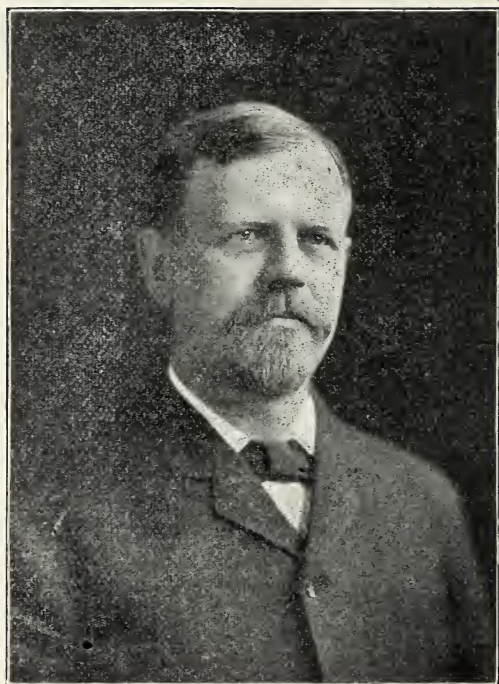
Associated Charities

OF CLEVELAND.

For the year ending April 30, 1904.

"It costs more to consider and really help the poor out of their distress than it does to fling alms at them in their distress."

CLEVELAND, O. :
WM. E. KNEALE, PRINT.
1904



JAS. F. JACKSON,
Superintendent Elect.

361
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1903/04

Barnes 12-21-15

OFFICERS.

GEN. JAMES BARNETT,	-	-	-	<i>President</i>
HON. C. B. LOCKWOOD,	{	-	-	<i>Vice-Presidents</i>
H. R. GROFF,				
J. W. WALTON,	-	-		<i>Secretary and Treasurer</i>
B. L. PENNINGTON,	-	-	-	<i>Auditor</i>
JAS. F. JACKSON,	-	-	-	<i>Superintendent</i>

EXECUTIVE COMMITTEE.

GEN. JAMES BARNETT,

W. J. AKERS,	MRS. J. M. LEWIS,
SAMUEL AUSTIN,	HON. C. B. LOCKWOOD,
RABBI MOSES J. GRIES,	HON. C. J. MANIX,
H. R. GROFF,	L. F. MELLEN,
OLIVER G. KENT,	S. C. SMITH,
MRS. D. E. LESLIE,	J. W. WALTON.

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LIFE MEMBERS.

Akers, W. J.
Austin, Samuel.
Barnes, Geo. W.
Barnett, James.
Boardman, W. J.
Bolton, Mrs. Nellie.
Brush, Charles F.
Cadwallader, Starr.
Chisholm, Wm. Sr.
Cobb, Mrs. Ahira.
Collings, Geo. E.
Colwell, Joseph.
Curtis, M.
Dalton, H. G.
Dangler, George.
Deming, George
Forman, J. C.
Graham, Thos. H.
Gries, M. J.
Hall, George.
Hall, Lucien.
Hanna, L. C.
Hatch, H. R.
Hitchcock, P. M.
Holden, L. E.
Howe, Frederic C.
Johnson, Thomas L.
Keech, W. J.
Kent, O. G.
Kinnicutt, W. H.
Leslie, Mrs. D. E.
Lewis, Mrs. J. M.
Lockwood, C. B.
McBride, Leander.
Manix, C. J.
Mather, Mrs. Flora S.

Mather, Samuel.
Mellen L. F.
North, Mrs. Anna M.
Otis, Charles A.
Pack, G. W.
Perkins, Jacob B.
Pennington, B. L.
Pierce, S. L.
Pope, A. A.
Riddle, J. Q.
Rockefeller, John D.
Rose, Benjamin.
Ross, Geo. K.
Rouse, H. C.
Rudd, Wm. C.
Schlather, Leonard.
Seager, W. R.
Sheffield, Mrs. Laura B.
Smith, S. C.
Sterling, Mrs. F. A.
Storer, James.
Strong, C. H. Jr.
Taylor, Martin.
Tayor, Mrs. Sophia S.
Tracy, J. J.
Topliff, I. N.
Tyler, W. S.
Wade, J. H.
Wade, Mrs. Ellen G.
Walworth, Miss Anne.
Walton, J. W.
Wellman, S. T.
White, Rollin C.
White, W. J.
Whitemore, William.
Wiener, Abraham.

...THE...

Cleveland Associated Charities

ANNUAL MEETING.

309 Spring St., Cleveland, O., May 10, 1904.

The Fourth Annual Meeting of the Association since its incorporation was held at its headquarters.

President Barnett called the meeting to order at 2:30 o'clock. The minutes of the last annual meeting, as well as of all intervening meetings of the Board of Trustees and of the Executive Committee, were read and approved.

The Chairman then addressed the meeting as follows:

PRESIDENT'S ADDRESS.

Ladies and Gentlemen: There will be presented at this fourth annual meeting of your Association the transactions of the year ending April 30, 1904.

The endeavor has been to care for the unfortunate and to see that deserving cases of destitution were relieved, as well as to see that the community was protected against imposture. We are doing the best we can in this line of work through a proper investigation personally made at the homes, followed by visits by members of our Board of Friendly Visitors.

As in the past, we make employment, as far as possible, the basis of relief, hence the use of our Employment Office, assisting us, as it does, in finding work for many without any cost to the applicants.

The improvement in our rooms for temporary lodgers is appreciated by those who use them. A man who has a good bed and a bath is willing to do some work in payment for a good, decent place to rest. We are also enabled to furnish comfortable quarters for women who by some mishap are stranded in our city, where they can remain until their friends can be reached and their wants provided for. This department is carefully looked after by the matron, Mrs. Goldenbogen, while William Pearl looks after the men.

We are impressed with the fact that a kindly interest exhibited to the wayfarer inures to his good, and that however low he may have fallen, he appreciates fully any attempt to build him up. We have not a case of disturbance or discord to record during the year, but many times our hospitality is gratefully acknowledged. These men are sent to the street department or the wood-yard to work, for which they receive rations and a bed.

It is to be regretted that we cannot have our newly appointed Superintendent with us to-day. He is temporarily detained at his home in Minnesota by sickness. We learn, however, that his illness will probably be of short duration and that he will soon be able to assume the duties of his office. Your Board with great care selected Mr. Jackson from many names which were discussed, and although he was not an applicant, concluded that he was the man for the place. It is believed that the selection was wise, and that Mr. Jackson will, in his work, receive the hearty co-operation of the Board and of all our citizens.

The field for labor on the part of the Association is enlarging, and our energies should be increased and our means doubled. A persistent attempt should be made to concentrate in co-operation all the benevolent, helpful associations of the city. The financial means for the enlargement of the work we hope and expect will be cheerfully and generously furnished.

Since the resignation, in November, of Mr. Seager as Superintendent, his duties have fallen upon Miss Emi C. Parmelee and have been most efficiently performed, Mr. Frederick Goldenbogen acting as her assistant. During the winter months we have had the valuable aid of Mr. L. F. Mellen. Both of these gentlemen have applied themselves most faithfully to the work, rendering good service, not only to the Association but to the poor and helpless.

I respectfully submit the reports of the late Superintendent, of the Acting Superintendent, and of the Secretary and Treasurer.

At the close of General Barnett's address Mr. Abraham Wiener moved that the thanks of the Association be tendered to our beloved President for the wise and faithful work which he has accomplished during the past year, and for the report to which we have just listened. The motion prevailed unanimously. The report of Ex-Superintendent W. R. Seager, in that gentleman's absence, was then read by the Secretary.

To the President and Members of the Cleveland Associated Charities:

Dear Friends: The report of my work since the last annual meeting will be found incorporated with that of the remainder of the year's work, and I am gratified that the work has continued to be so prosperous since I have been laid aside by illness.

I wish to thank you all for the warm kindness and courtesy which you have manifested toward me for so many years.

I feel that I have deserved criticism at times, but your treatment of me has been nothing but praise and kindness.

I am anxious to have my successor, Mr. Jackson, come and do a better work than I have been able to do. I am sure that he will have no more anxiety to do his best than I have had during the years when it was my privilege to serve you.

Respectfully,

W. R. SEAGER.

Mr. Seager's report was followed by that of the Acting Superintendent,

MISS EMI C. PARMELEE.

The severe winter of 1903-4, and the industrial stagnation has made the past year an especially trying one, and has brought out, perhaps, more than ever before the need and efficiency of our work.

The daily routine of the office work, leads us to feel that if the work of the Cleveland Associated Charities is to be of any real value to our city, it must grow with the increasing demand of the city's increasing life.

In our work we must consider our cases individually, never as a class.

The family is our first consideration and all help has for its aim self support. We find work for many, provide food if we must, but always keep in mind that those we seek to help must not fall into a state of willing dependency. Our daily work presents itself in many phases. Beside the many instances where we find real need, because of illness, lack of work, or other misfortune, we have the letter writing beggar; the beggar who goes from door to door with fictitious name and story, and the migratory street beggar.

Then the wayfarer, who has so much done for him here, the bath, clean rooms, and the work system, for he has now learned that "Nothing without work" is our motto.

We are much indebted to those in charge of the Outdoor Relief of the city, the district Physicians for prompt and attentive service to the people for whom we have called them.

To The Visiting Nurses Association for its many visits at our request and for calling attention to needy persons in their care. Also the Deaconess of the Travelers Aid Association stationed at the Union Depot. Although the essence of our work can never be kept in black and white, yet the following figures show what has been done in a material way.

STATISTICAL REPORT.

New Families investigated	368
Families helped as needed.....	445
Milk Tickets given	6,380
Pieces of clothing given.....	2,718
Yards of new cloth.....	409
Quilts and blankets.....	151
Pairs new shoes	10
Second hand shoes.....	97
Stoves	25
Bedsteads	24
Mattresses	15
Tables and chairs	54
Pieces of crockery	521
Men given meals and lodging for work on street....	1,369
Men sent to street department and failed to work..	142
Men given meals and lodging for work in wood yard	10,993
Old and infirm aided without work.....	1,609
Women and girls lodged in Home rooms.....	867
Meals given men	22,286
Meals given women.....	1,762
Men given permanent work.....	247
Men given days work.....	1,285
Work places given girls.....	2,091
Days work given women.....	4,628
Families moved	14

SECRETARY'S REPORT.

The year just closed has been a busy one in many directions, and it has brought its full share of knotty problems. Nearly every day some new one has appeared, calling for wisdom and patience as well as experience.

In the absence of our former Superintendent, Mr. W. R. Seager, first by reason of illness and afterward through his resignation, it has been my lot to come into closer touch, each day, with the practical work of our society than ever before. I am more and more convinced that there is a science in the application of charity. Not only in the handling of the large number of "wayfarers" who swarm into our head-quarters during the closed season, but especially in dealing with the more intricate affairs of the poverty-stricken families who need our ministrations, is it essential that we discover not only the troubles, but their causes, before a permanent cure is to be wrought. One might as well undertake himself to prescribe for a sick neighbor, instead of consulting a physician. After the doctor has made his diagnosis, then there will come a time for nursing and delicacies and all the rest.

Be sure that this society does not intend to restrict the flow of charity, it only tries to direct the stream, in order that more and better work may be done.

A silent, helpful work is all the while going on through the Employment Bureau, conducted by our Assistant Superintendent, Miss Emi C. Parmelee. The statistics are interesting, but the daily incidents of her work are far more so. She is the intermediary between the suffering house-keeper and the persons who desire to receive wages. If employers were always considerate and kind, and if the employed of both sexes were always as anxious to do good work and to earn a full day's pay as they are to receive it, there would be little else than pleasure in running a free employment bureau. Alas, human nature is very much in evidence on both sides and we may be thankful that so prudent, even-tempered and experienced an agent is in charge.

Turn to the investigation and reporting of persons needing help. What is best for a given individual or fam-

ily? Can they reasonably hope at length to become self-sustaining? If not helped will they really suffer? How is the best way to appeal to the natural supporter, such as an intemperate husband and father? Are there no relatives or personal friends to feel a special obligation?

Such questions are the daily meat of Mr. Frederick Goldenborg, who during the past winter has been ably seconded by Mr. L. F. Mellen, one of Cleveland's ablest experts in charity. There are very few beggars or other frauds who are not known to these experienced men. And then there is William Pearl, he knows all the traveling fraternity at sight, whatever name they give.

Do not imagine that our principal thought is given to suspicion. Persons whose life is spent in devising ways of getting something for nothing become, it is true, experts, but the majority of those with whom we deal are the worthy poor, whose pathway in life is made smoother, not only by what your benevolence enables us to do in direct gifts, but much more by what you, through this channel, set in motion for themselves and others to do.

For example, here is a man who has a good trade, was prudent and industrious and has saved a few hundreds for a rainy day. When the rain comes it proves to be a flood. Wife ill for months, savings all gone for doctor, nurse and medicine. She dies and on a sad Thursday she is buried. The next day but one, in company with twenty-one of his fellow workmen, he is laid off. No money, no work, no home. His hands are all his capital now, and he lacks food and shelter from the February snow. When given a chance to earn both at the wood-pile, the tears run down his cheeks. Now a lazy man may, and frequently does weep, but this one proved to be so willing to work that a permanent place was soon found for him, even though others were idle.

Another instance is that of a man with a wife and ten children, a man after President Roosevelt's own heart. Though in command of a trade, he was reduced to the starvation point. No work in his line was available, but a much lower grade was offered him. He worked hard and went

hungry all the first day that he might take home all he earned. That stamp of man is always in demand some where, and he soon found permanent employment more suited to his capacity. These cases are merely samples of those constantly occurring.

My own department has been the wider field of correspondence with other cities, of which the past year has been especially fruitful.

It is not the policy of this society to lay bare the facts of real life for the curiosity of the public, but rather to keep sacred the numerous confidences of which we are the recipients. Yet it may properly be stated, in a general way, that much is accomplished, first and last, in the line of bringing wayward sons and daughters home to their parents, recreant husbands and fathers to their families, the young to acknowledge the claims of aged parents and other relatives, no matter how far they may have turned their backs upon them. But slight investigation is needed to show whether a given case is one which should come to us or should be turned over at once to Mr. Ricksecker, the sagacious agent of the Cleveland Humane Society.

Chronic cases go to the public relief. This Association, unless the case is one of emergency, does not undertake to provide food and coal for the hopeless poor. Our mission is not to support persons in poverty, but rather, even at considerable cost, to lift them, if possible, out of poverty into self-support.

The question of free or reduced rate transportation for the poor is a vexatious one, which partly remains to be settled, with the mutual courtesy and good sense which are necessary in the untying of all such hard knots.

There are heavier problems before us, some of which we have not even attempted to grasp, but which must be overcome in the future. Backed by the liberal gifts of our citizens, so generously contributed to our treasury, and with the coming of a wise and experienced leader, we enter upon a new year with fresh courage and hope.

Respectfully submitted,

J. W. WALTON, Secretary.

TREASURER'S REPORT.

J. W. WALTON, TREASURER,

In account with THE CLEVELAND ASSOCIATED CHARITIES.

GENERAL ACCOUNT.

<i>Dr.</i>			
1903			
May 1st.	To cash in Guardian Trust Co.....	\$1,405 54	
	“ “ First National Bank.....	456.92	\$1,862.56
1904			
May 1st.	To interest on Mrs. Helen Bradley		
	Bequest.....	100.00	
	Interest on deposit.....	29.23	
	Receipts from Contributors.....	7,578.19	7,707.42
	(See supplement.)		
	Amt. transferred from wood yard account		1,000.00
			<u>10,569.98</u>
<i>Cr.</i>			
1904.			
May 1st.	By Expenditures for the year as per vouchers:		
	Employment Bureau & Administra-		
	tion.	\$1,856.00	
	Investigation Department.....	863.00	
	Dormitory, Kitchen and Laundry.....	1,167.42	
	Fuel, Light, Telephones, Telegraph,		
	Ice	516.30	
	Printing, Postage and Office Supplies	186.85	
	Insurance.....	148.65	
	Repairs and Improvements	482.73	
	Direct Relief.....	1,646.58	6,867.53
	Cash in Guardian Trust Co.....	1,027.83	
	“ “ First National Bank.....	2,674.62	3,702.45
			<u>\$10,569.98</u>

WOOD YARD DEPARTMENT.

1903			
May 1st.	To Cash in First National Bank.....	\$ 964.02	
1904			
May 1st.	Interest on deposit.....	64.88	
May 1st.	Cash from sales during the year.....	2,497.35	3,526.25
<i>Cr.</i>			
	By am't transferred to General Acct.	1,000.00	
	“ Cash paid for Cord Wood.....	2,046 15	
	“ Expense of Delivery, etc.....	399.07	
	“ Cash in First National Bank.....	81.03	3,526.25

NOTE.—The amount of wood on hand at the close of the year will balance the apparent shrinkage in value after transferring the above \$1,000.

<i>Dr.</i>		BUILDING FUND.	
1903			
May 1st.	To Cash in First National Bank.....	\$4,495.38	
	" Interest on deposits.....	181.61	
	" Rent from Shaber, Reinthal & Co..	240.00	4,916.99
<i>Cr.</i>			
1904			
May 1st.	By Cash in First National Bank.....		4,916.99

AUDITOR'S CERTIFICATE.

Audited and found correct, May 6th, 1904.

Signed:

B. L. PENNINGTON,

Auditor.

The above reports were accepted and placed on file.

REPORT OF THE COMMITTEE ON HOUSING OF THE POOR.

Cleveland has become awake to the tenement-house problem. During the year the question has been discussed in the most intelligent manner. The Chamber of Commerce, ably assisted by the Social Service Club, made a most thorough study of those districts in which the tenement problem threatened.

In this work your committee was represented, visiting all the places where housing conditions seemed to demand investigation, as well as those which were systematically examined. This work led to the definite formulation of principles and building laws which have been crystalized in a building code regulating the construction of houses, and which when passed by the Council will fix the legal aspect so that, with the laws enforced, Cleveland will avoid the real tenement house problem.

At the present time, while there are numerous homes that make one's heart ache to see, we have in our city but few examples of the dwellings which offer a real menace. They are serving the purpose well as examples of what our city should avoid.

The real work of the Committee must come when the laws are fixed: then will effective work be possible, as the value of the laws will depend upon intelligent inspection of buildings under construction, aiming at the enforcement of the code.

Definite relations have been established with the "Goodrich" and "Hiram" settlements and with the "Visiting Nurses Association," which will enable intelligent co-operation with these organizations working for common purposes.

There are propositions ready to offer to the public by those who have taken the lead in this tenement investigation, which must be delayed in presentation until the laws are fixed, then we shall have our part in the effective work of improving present dwellings and preventing future faults.

Respectfully submitted,

W. H. KINNICUTT, Chairman.

REPORT OF THE COMMITTEE ON LOANS AND MORTGAGES.

The object of this committee is, I understand, the giving of professional legal help not only to the victims of money lenders, but, in general, to all worthy persons in need of that kind of charity. If so, its object is identical with that of the Legal Aid Society. I have therefore kept no separate record of the work of this kind coming to me through the Associated Charities, but have included such work in the general record of the Legal Aid Society, of which I am secretary.

Through the Associated Charities and other sources a considerable variety of cases have come before the Legal Aid Society during the past year. Besides the cases of borrowers vs. money lenders, we have had cases where wages have been garnisheed for debt, cases of forcible entry and detention, cases involving domestic difficulties, cases of wages withheld and other kinds. Some of these cases have involved actual contest in court (that is, usually, the Justice Court), a good many others have been cases which we have been able to settle out of court, but in others we have been able, for one reason or another, to do no more than offer advice.

The primary object, however, of the Committee on Loans and Mortgages is, I suppose, to fight the usurers.

There is something to be said on behalf of the usurer. His customers are often slippery people to deal with. They are not the kind who can furnish security for a loan at 6 or 8% or they would be able to get their money elsewhere. They cause infinite trouble by moving mortgaged goods about, and sometimes the only way they can be made to pay is by frightening them into it.

On the other hand, there is a great deal more to be said against the usurers. They have some kind of combination or arrangement among themselves by which they can charge without fear of competition from each other through the offering of cheaper rates, about 60% per annum in the case of loans secured by chattel mortgage, about 120% per

annum in the case of loans secured by assignment of wages. That is to say, a man who has security which would justify a loan at from 10 to 20%, but which is not quite good enough to justify a bank in making him a loan at legal interest, finds that he must deal with a monopoly or pool, which will mulct him 60% per annum! Moreover, through a system of renewals of delinquent notes, they have devised a way of getting their victims deeper and deeper into their toils, so that they find themselves in time charged with several times the amount of the original loan. It is unnecessary to enlarge. The existing evils are apparent enough.

Your committee has tried to meet these evils by helping such borrowers as come to it, and are worthy of help, to assert their legal rights. The cases, of which we have had about fifty during the past six months, present various aspects. If the lender has already been paid what is legally due, we try to see that the borrower is not further harrassed. If a lender has not been so paid, but the borrower is able to make a legal tender of the amount due, it is easy to settle. If the borrower legally owes money and is delinquent in his payments, it is usually possible for him, or us for him, to obtain time in which to pay.

Such work as we have done, however, fails to meet the situation for the reason that only a small portion, and that often the more unworthy portion, of the borrowers at usurious rates, through us or otherwise have been accustomed to assert the rights allowed them by statute. This is because many are persuaded that, having obtained money in consideration of the promise of payment of usurious interest, they are in honor, though not in law, bound to stand by their contract. Others are persuaded to pay according to the contract because they know that if they do not, they will be black-listed by all the money lenders and will never obtain another loan from that source. The rest are either ignorant that the contracts are not legally enforceable to the extent of the usury in them, or are too timid to fight.

The usury laws, then, do not remedy the situation. They rather make it worse, for, introducing an additional

"hazard," they result in the poor people being charged more for their loans than they would be if no such laws existed.

The only effective remedy that I know of, one which has been tried with great success in Cincinnati, Baltimore, Boston, Worcester, and other places, is for decent people to go into the business themselves, lending money at reasonable rates to the class which now pays such outrageous usury. A corporation with this object in view is about to be organized by members of the Social Service Club. The project presents many difficulties, but similar difficulties have been overcome in the places named. It is not an unreasonable hope that with the help of the Associated Charities and similar organizations these difficulties can be overcome here. The need of such an institution is great and pressing.

In conclusion, let me express the hope that when the Associated Charities is in a position to do so, it organize a legal department with its own room in the Associated Charities building. This department could have its regular office hours, during which some one of a committee of young attorneys would be present to receive applicants for legal charity. In time I should hope to see a man paid to give all his time to such work. By such a connection with the Associated Charities the work now done by the Legal Aid Society would be made much larger and more effective.

Respectfully submitted,

ARTHUR D. BALDWIN, Acting Chairman.

The annual election then followed, resulting in the list of names for the coming year which appears on the opening pages of this annual report.

The Association then adjourned.

IN MEMORIAM.

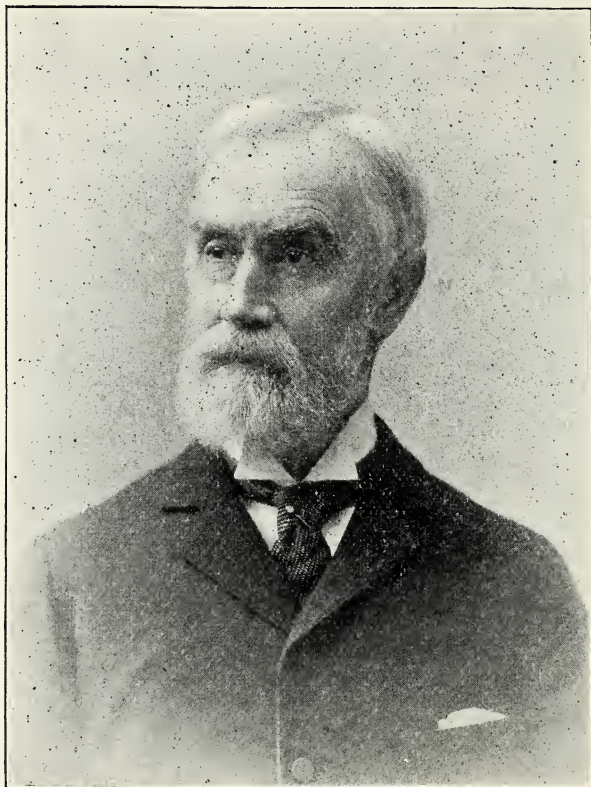
At a meeting of the Board held October 29th, 1903, the following resolutions were unanimously adopted:

Resolved that in the death of our associate, Mr. Dan P. Eells, this society has lost one of its oldest and best members; one who was always deeply interested in relieving suffering; wise in counsel; liberal with his time and money in extending our work.

His association with us for more than thirty years endeared him to all our members, and we shall sadly miss his kind, generous, intelligent counsel and brotherly co-operation. In his death Cleveland loses one of its princes of benevolence.

It would be difficult to name a public charity to which he has not borne an important relation, and his whole life was an example of the scriptural definition of pure and undefiled religion.

Resolved that these resolutions be made a part of the permanent records of this Society, and be published in our next annual report.



DAN P. EELLS.

CONSTITUTION.

ARTICLE I.

TITLE.

This Association shall be called The Cleveland Associated Charities.

ARTICLE II.

OBJECTS.

The objects of this Association shall be :

To unite and harmonize all the charitable organizations of Cleveland.

To reduce vagrancy and pauperism and ascertain their true causes.

To prevent indiscriminate and duplicate giving.

To secure the community against imposture.

To see that all deserving cases of destitution are properly relieved.

To assist all applicants in obtaining employment, and to cause employment, as far as possible, to be the basis of relief.

ARTICLE III.

METHODS.

These objects are sought to be obtained by the following methods :

By a system of registration to prevent imposture.

By securing coöperation between all charitable agencies and this Association.

By thorough investigation of all cases.

By securing from existing agencies needed help.

By a system of personal visitation, inducing self-respect, habits of thrift and better living.

By a careful study of pauperism and the best means of its prevention.

ARTICLE IV.

GOVERNING PRINCIPLE.

A governing principle of this Association shall be the complete severance of charitable relief and other charitable work of this Association from all political and sectarian influence.

ARTICLE V.

ORGANIZATION.

This Association shall consist of three classes of members, viz.: Life, Annual and Honorary.

Life members shall be, (a), The present Board of Managers of the Bethel Associated Charities, together with any member of the Bethel Associated Charities who, in any one year, has contributed one hundred dollars to its funds; (b), Any person who shall contribute, or any person nominated by a member, firm or corporation who shall contribute in any one year one hundred dollars to the funds of this Association, and who has been elected by the Board of Trustees; (c); Any person who shall serve as a Trustee of this Association.

Annual members shall be those who contribute, during the year, to the funds of this Association, or who shall serve upon its committees, together with one representative elected by each co-operating charitable society of Cleveland.

Honorary members shall be, ex-officio, the Mayor of Cleveland, the Director of Charities, the Director of Police, the Director of Public Works, the Superintendent of the Infirmary, and the Health Officer.

ARTICLE VI.

CONTROL.

The control of this Association shall be vested in a board of twenty-five Trustees, who shall be elected annually by the life members.

Vacancies occurring on the Board shall be filled by the Board at any regular meeting, or at a special meeting called for the purpose.

ARTICLE VII.

OFFICERS.

Upon the organization of each annual Board, the Trustees shall elect, from their own number, to serve until the next annual meeting, or until their successors are legally chosen, one President, two Vice Presidents, a Secretary, a Treasurer, an Auditor, and an Executive Committee.

The offices of Secretary and Treasurer may be held by the same person.

The Executive Committee shall consist of not less than seven nor more than twelve persons, exclusive of the President, who shall be ex-officio, its chairman. This committee shall have control of the work and carry out the general policy of the Association, as marked out by the Board of Trustees.

The Executive Committee shall appoint all standing committees, engage all necessary assistants, other than the Superintendent, and fix all salaries.

The Board of Trustees shall annually elect a Superintendent.

The Treasurer shall be the official custodian of all valuable papers belonging to the Association. His accounts shall be audited monthly.

The President and the Secretary shall authenticate by their signatures all deeds, leases, or other permanent contracts of the Association, and affix thereto the seal of the Association.

The duties and responsibilities of all the officers shall be such as are generally attached to the like positions, unless specifically defined by the Board of Trustees, or by the Executive Committee.

ARTICLE VIII.

MEETINGS.

The annual meeting shall be held on the first Tuesday in May.

The Board of Trustees shall meet in May and November.

Special meetings of the Association, or of the Board of Trustees, shall be held at the call of the President, through the Secretary, or upon the written request of any five members, due notice having been given by mail or publication.

Ten members of the Association, or seven members of the Board of Trustees, shall constitute a quorum.

ARTICLE IX.

AMENDMENTS.

This constitution may be amended by a two-thirds vote of the members present at any annual meeting, or at any special meeting called for that purpose, by publication in a newspaper of general circulation in Cleveland.

Provided: That notice of such proposed amendment shall have been sent in writing to each member of the Board of Trustees not less than one month previously, stating the time at which such amendment will be presented for adoption, and the text of the same; and at the time of consideration of such amendment only such verbal changes may be made in such text as are manifestly in the interest of greater clearness. But a proposed amendment may be divided and its provisions acted upon separately.

BY-LAWS OF THE BOARD OF TRUSTEES.

I. *Executive Committee.* The Executive Committee shall consist of twelve members, including the President, and the secretary of the Board of Trustees, each of whom shall serve in the same capacity on the Executive Committee. Five members shall constitute a quorum.

II. Six standing committees shall be appointed by the Executive Committee, the chairmen to be members of that body. They shall be:

1. A Committee on Finance and Property.
2. A Committee on Districts and Friendly Visitors.
3. A Committee on Employment.
4. A Committee on the Housing of the Poor .
5. A Committee on Supplies, Distribution and Dormitory.
6. A Committee on Loans and Mortgages.

Special committees shall be appointed, from time to time, as the work may demand. All the above committees shall report to the Executive Committee.

III. The Executive Committee shall keep a record of its proceedings.

IV. It shall be the duty of the Executive Committee to arrange for occasional public meetings of the Association, for the purpose of informing the people of the city in regard to the plans and progress of organized charity work, or for any other charitable purpose.

V. The Executive Committee shall meet at the call of the President, or upon the request of any three members through the Secretary.

THE ORDER OF BUSINESS

shall be,

1. Action upon the minutes of the last meeting.
2. Reports of the Superintendent, of standing and special committees, and of co-operating societies.
3. Unfinished business.
4. New business.

VI. The Superintendent shall have control and direction of the investigation of all applicants for relief, shall see that all records and accounts are systematically kept, shall issue all orders for relief, and, under the direction of the Executive Committee, shall have general supervision and charge of the office work of the Association. He shall present a report of the work of the Association whenever called for by the Executive Committee, and an annual report to the Board of Trustees. He shall have direction of the wood yard, and of the dormitories, and of all employes, and shall perform such other duties as may be assigned to him by the Executive Committee.

VII. An Assistant Superintendent may be appointed, who shall perform such duties as may be assigned by the superintendent.

VIII. A Matron may be appointed, who shall have oversight of the women's dormitory, and shall perform such other duties as may be assigned to her by the Superintendent.

IX. Funds in the hands of the Treasurer shall be drawn only on an order signed by the Superintendent and countersigned either by the President or one of the Vice-presidents or the Secretary, or signed by any two of the above named officers.

X. Amendments to these by-laws may be made by a two-thirds vote of the members present at any regular meeting of the Board of Trustees, or at any special meeting, in the call for which notice of such proposed amendment shall have been given.

DISTRICT FRIENDLY VISITORS. *

FIRST DISTRICT.

M. Budwig, District Physician, 1463 Willson Ave. Tel.
Bell, East 1550 J.; Cuy, Cent. 6784.

VISITORS.

Mrs. W. J. Akers, Forest City House.
William J. Park, The Doan, Erie St.
Miss M. J. Weaver, Goodrich House.
Rev. J. O. Fall, Atwater Bldg, Viaduct.
Mrs. J. O. Fall, Atwater Bldg., Viaduct.
Miss Mary Frawley, 781 Superior St.
Mrs. J. G. Claflin, 180 Dodge St.
Mrs. C. C. Dewstoe, The Lobdell, Collins Pla.
Mrs. L. H. Harbaugh, 53 Collins Pla.
Mrs. Mary B. Proctor, 53 Collins Pla.
Miss M. E. Johnson, 268 Woodland Ave.

SECOND DISTRICT.

L. W. Childs, District Physician, 345 Melvin St. Tel. Bell,
Doan 1230 J.; Cuy. East 852.

VISITORS.

Mrs. A. N. Wirls, 640 Willson Ave.
Mrs. C. Hurley, 121 Alabama St.
Mrs. J. F. Costello, 563 Hamilton St.
Mrs. W. J. Gallagher, 1111 Superior St.
Mrs. H. Strater, 672 Lake St.
Mrs. J. Granger, 893 St. Clair St.
Mrs. Chas. G. Smith, 43 Clifton St.
Charles M. Brown, 480 E Madison.
Mrs. F. L. Gegelein, 231 Hough Ave.
Mrs. H. Knowles, 1034 E. Madison Ave.
Mrs. H. Gerould, 110 Olive St.
Mrs. A. T. Bond, 20 Quimby Ave.
Mrs. A. J. Cook, 1395 Euclid Ave.
Mrs. H. N. Raymond, 466 Dunham Ave.
Mrs. C. T. Johns, 53 Edgewood Pla.
Mrs. M. A. Marks, 316 Amesbury Ave.
Carrie B. Adams, 97 Rosedale Ave.

Mrs. A.*M. Snyder, 93 Tilden Ave.
 Mrs. M. J. Oswald, 162 Cullison St.
 Rev. J. V. Zottarelli, 46 Fairview Ave.
 Mrs. J. M. Lewis, 26 Cornell St.
 Mrs. R. H. Carlisle, 103 Cornell St.

THIRD DISTRICT.

E. A. Smith, District Physician, E. Prospect and Bolton.
 Tel. Bell, Doan 793 J.; Cuy., Central 128.

VISITORS.

Bolivar Butts, Euclid Ave.
 Mrs. Ferguson, 6 Sago St.
 Mrs. H. W. Kitchen, 862 Euclid Ave.
 Mrs. E. Scheibel, 671 Central Ave.
 Miss H. C. Hotchkiss, 415 Cedar Ave.
 J. H. Kellogg, 18 Hackman St.
 John I. Nunn, 559 Woodland Ave.
 Mrs. Wm. Downie, 647 Woodland Ave.
 Miss L. H. Shunk, 189 Beach St.
 Mrs. O. A. Allen, 161 Putnam St.
 Mrs. J. C. Spieth, 463 Woodland Ave.
 Mrs. Joshua Enoch, 1626 Cedar Ave.
 T. H. Graham, 51 South Genesee Ave.
 P. J. Wardner, 2252 Euclid Ave.
 A. A. Perry, 85 Vienna St.
 Hon. C. J. Manix, 197 S. Woodland Ave.
 Mrs. Hattie Hales, 126 Southern Ave.
 W. A. Hasick, M. D., 1613 Woodland Ave.
 Mrs. M. J. Conkey, 35 S. Woodland Ave.
 Mrs. H. L. Sontag, 489 Lincoln Ave.
 Mrs. Joseph Carabelli, East End Ave.
 Mrs. H. T. Hyslop, 2870 East Madison Ave.
 Mrs. Geo. Davis, 138 Southern Ave.
 Rev. C. A. Thomas, 31 Steinway Ave.
 Mrs. M. E. Patterson, 1956 Woodland Ave.
 Rev. F. M. Haeefe, 357 Kinsman St.
 Mrs. J. S. Price, 31 Hamlet St.
 Rev. Carl F. Henry, 90 Fourth Ave.
 Mrs. S. H. Einstein, 1271 Willson Ave.

Mrs. W. H. Garlock, 1275 Willson Ave.
 Edward W. Horn, 1036 Scovill Ave.
 Geo. H. Diehl, 15 Brown St.
 Mrs. E. H. Fuhrmeyer, 3 Mumford Pla.
 William Ward, 9 Nursery St.
 Mrs. O. M. Stafford, 2216 Willson Ave.
 Mr. and Mrs. Samuel Austin, 1257 Broadway
 Mrs. R. D. Morgan, 2232 Willson Ave.
 Mrs. Louise Allen, 1219 Broadway.
 Mrs. Dora S. Hughes, 645 Union St.
 Mrs. J. G. Krebs, 43 Sanford St.

FOURTH DISTRICT.

A. J. Simpson, District Physician, 2608 Broadway. Tel.
 Bell, Broad 206 J.; Broad 36.

VISITORS.

Mrs. J. A. Green, 2183 Broadway.
 Mrs. William Cavanagh, 1938 Axtell St.
 Mrs. W. E. Wright, 122 Aetna St.
 Mrs. James Walker, 220 Union St.
 Mrs. James Fletcher, 93 Marcelline Ave.
 Rev. H. Schauffler, 1254 Broadway.
 Mrs. Edwin Batt, 1452 Woodland Hills Ave.
 Mrs. C. S. Rathbun, 1657 Woodland Hills.
 Mrs. V. A. Marble, 1479 Harvard St.
 Mrs. S. D. Bartholomew, 2873 Broadway.
 Mrs. J. S. Healey, 2716 Broadway.
 Mrs. Judd Davis, 2370 Spafford St.
 Mrs. W. J. Townsend, 103 Miles Ave.

FIFTH DISTRICT.

P. J. Byrne, District Physician, Pearl and Detroit. Tel.
 Bell, W. 555 R.

VISITORS.

Mrs. C. L. Lacelles, 269 Washington St.
 Mrs. S. E. Ingham, 153 Rhodes Ave.
 Mrs. Wm. Farragher, 38 W. Clinton St.
 Mrs. O. N. Steele, 88 W. Clinton St.
 Mrs. Joseph P. Bayne, 50 Eliot St.

Mrs. M. B. Edwards, 107 Root St.
 Mrs. E. J. Cutler, 481 Franklin Ave.
 Mrs. M. R. Dickey, 495 Franklin Ave.
 Mrs. John Low, 183 Birch St.
 Mrs. H. H. Greenwalt, 124 Root St.
 Mrs. Chas. A. Elmer, 135 Courtland St.
 Mrs. P. Foley, 41 Colgate St.
 William M. Bayne, 181 Taylor St.
 Hon. Geo. T. Chapman, 290 Pearl St.
 Mrs. J. J. Shepard, 857 Franklin Ave.
 Mrs. Cath. Wirtz, 644 Gordon Ave.
 Miss Kate Howarth, 26 Franklin Ct.

SIXTH DISTRICT.

A. S. McClain, District Physician, 1195 Pearl St. Tel. Bell
 South 21. Cuy., Central 1116.

VISITORS.

Mrs. A. Larkin, 48 Fairfield St.
 Mrs. C. J. Werwage, 146 Merchant Ave.
 Mrs. Coleman Adams, 14 Merchant Ave.
 Mrs. J. Luzins, 118 Hitchcock St.
 Mrs. W. F. Plietz, 137 Marvin Ave.
 Mrs. K. Sartwell, 27 Richards.
 L. F. Mellen, 7 Library St.
 Mrs. A. R. Tredway, 97 Jennings Ave.
 Miss S. Gertrude Hadlow, 164 Pelton Ave.

CASH CONTRIBUTIONS

For the year ending April 30, 1904.

Acme Machinery Co., The..\$	10 00	Chisholm, William	10 00
Advance Lumber Co., The.	10 00	Chisholm, William, Sr....	75 00
American Stove Co.....	50 00	Clark, Edmund	5 00
American Ship Building		Cleveland Bakery	5 00
Co., The	25 00	Cleveland Brass and Iron	
American Steel & Wire		Bed Co., The.....	10 00
Co., The	25 00	Cleveland Brewers' Sup-	
Arnold Wooden Ware Co.,		ply Co	5 00
The	5 00	Cleveland City Forge &	
Auld & Conger Co., The.	5 00	Iron Co., The.....	25 00
Austin Powder Co., The..	10 00	Cleveland Desk Co., The.	5 00
Babcock, Hurd & Co.	25 00	Cleveland Faucet Co., The	25 00
Backus, F. T., Mrs.	50 00	Cleveland Hardware Co.,	
Baker, Henry	5 00	The	10 00
Baldwin, C. P., Mrs.	10 00	Cleveland & Sandusky	
Ball, Webb C., Watch Co.,		Brewing Co., The.....	25 00
The	5 00	Cleveland Twist Drill Co.	10 00
Barrett Mfg. Co.	5 00	Cleveland Window Glass	
Bassett-Presley Co., The..	10 00	Co.	10 00
Beers, L. B.	5 00	Colwell, Joseph	10 00
Benton, Myers & Co.	50 00	Cooper, I. C.....	5 00
Berry, P. F., "Special"....	2 00	Corlett, W. K.....	5 00
Bingham, W., Co., The ...	50 00	Cowell & Hubbard Co.,	
Bishop & Babcock Co.,		The	10 00
The	10 00	Crow & Whitmarsh.....	10 00
Black, H. & Co.	5 00	Cushing, William E.....	10 00
Bolton, Emeline, Mrs.	10 00	Davis-Hunt-Collister Co.,	
Bolton, C. C.	50 00	The	5 00
Borden & Selleck Co.	5 00	Deutsch, J. W., Drug Co.,	
Bourne-Fuller Co., The..	10 00	The	5 00
Branch, Sarah, Mrs	20 00	Diamond Glass Co., The..	10 00
Brewer, N. C.	25 00	Downie, William	5 00
Brogan, J. P.	5 00	Eberhard Mfg. Co., The..	20 00
Brooks, T. H.	5 00	Edwards, William, & Co..	25 00
Brown, A. E.	3 00	Eells, D. P., Mrs.....	10 00
Brown, Alex E.	25 00	Einstein Bros.....	5 00
Brown, Fayette	25 00	Everett, S. T., Mrs.....	50 00
Brown, Harvey H., & Co..	25 00	Eyears, Alfred	5 00
Brush, Charles F.	100 00	Farnan Brass Works	5 00
Burke, Stevenson	25 00	Fetzer & Spies	20 00
Burrows Bosworth Hard-		Fisher & Wilson Co., The	5 00
ware Co., The	5 00	Flint, L., Miss	10 00
Buschman, W. & Co.	5 00	Forest City Foundry &	
Cady-Iverson Shoe Co., The	25 00	Mfg. Co., The.....	5 00
Case, F. C.	10 00	Ford, Cornelia C.....	25 00
Carroll, Peter	20 00	Forman-Bassett-Hatch Co.,	
Chafer & Becker	5 00	The	20 00
Champion Bed Spring Co.	5 00	Fries & Schuele.....	5 00
Chandler & Rudd Co.,		Friend	100 00
The	10 00	Friend	50 00
Chandler's Sons, C.....	25 00	Friend	2 00
Chisholm, Jean, Mrs.....	10 00	Friend	5 00

Friend	1 00	Lake Erie Iron Co.....	25 00
Garretson, George A....	10 00	Lamson & Sessions Co.,	
Garretson, Ellen M., Mrs.	25 00	The	10 00
Gehring, Albert	20 00	Lamprecht Bros. Co., The	25 00
Gerstacker, M.....	10 00	Landesman - Hirschheimer	
Gibson & Price Co., The..	10 00	Co., The	15 00
Gilbert, N. A.....	10 00	Leisy, Isaac, Brewing Co.,	
Goldsmith, Joseph, Feiss		The	25 00
Co., The	25 00	Levy & Stearn	5 00
Graham, H. B.....	10 00	Little, Bascom	5 00
Grasselli Chemical Co.,		Lockwood-Taylor Hard-	
The	10 00	ware Co., The	50 00
Great Atlantic & Pacific		Loew & Sons Co., The....	5 00
Tea Co., The	5 00	Maher, Thomas	5 00
Greenough, M. S.....	5 00	Mandelbaum, Louis	5 00
Greif Bros. Co., The....	5 00	Marks, M. A.....	10 00
Gries, Moses J., Rabbi...	10 00	Mather, W. G.....	10 00
Gund Brewing Co., The..	25 00	Mather, Flora S., Mrs....	100 00
Hall, George	50 00	May Co., The	10 00
Halle Bros. Co., The....	10 00	Mayer, Adolph	15 00
Halle, Schwarz & Skall..	5 00	Mechanical Rubber Co.,	
Hanna, M. A., Hon.....	100 00	The	10 00
Hanna, L. C.....	100 00	Meckes, John	5 00
Hamilton, E. T.....	5 00	Meckes, M.	5 00
Hart & Co.....	10 00	Merritt, E. A.....	10 00
Hartz, H. V. & Co.....	10 00	Miller, R. G. Coal Co., The	10 00
Haserot Co., The.....	10 00	Mills, Rollin H.....	10 00
Hays, Kaufman	10 00	Mills, Geo., Mrs.....	10 00
Hayes, W. J.....	5 00	Mills, Gray, Carlton Co.,	
Hayes, Joseph & Co.....	5 00	The	15 00
Herman-McLean Co., The	5 00	Morgan, W. J. & Co....	25 00
Hitchcock, Peter M.....	25 00	Morley, J. H., Mrs.....	10 00
Holden, L. Dean.....	10 00	Morris Coal Co., The....	25 00
Holden, L. E.....	100 00	McIntosh Hardware Cor-	
Holmes Furnace & Stove		poration, The	25 00
Co., The	5 00	McIntosh, H. P.....	10 00
Holmden, C. W. & Co....	5 00	McNairy, Amos B.....	10 00
Hopkinson, Charles W...	5 00	Nahuis, John	5 00
Hoyt, Dustin & Kelly....	20 00	National Malleable Casting	
Hutson Coal Co., The....	10 00	Co., The	50 00
Higbee Co., The	50 00	Neale, A. W.....	5 00
Jackman's, Wm., Sons ..	5 00	Nunn, John I.....	5 00
Jennings, John G.....	5 00	Oglebay, E. W.....	25 00
Johnson, M. B. & H. H..	25 00	Ohio Baking Co., The....	5 00
Kellogg, A. N. Newspaper		Ohio & Penn. Coal Co.,	
Co.	5 00	The	5 00
Kent, O. G.....	25 00	Olmstead, George H.....	10 00
Kilby Mfg. Co., The....	10 00	Olney, Charles F., Mrs..	25 00
Kingsley Paper Co.....	5 00	Osborn, A. T. Co., The...	5 00
Kinney & Levan	5 00	Painter, L. E. F., Mrs..	5 00
Kirsch, Nelson	5 00	Perkins, E. R.....	25 00
Klaustermeyer, E. H....	5 00	Perkins, Jacob B.....	25 00
Kline, Carr, Tolles & Goff	20 00	Peskind, A., Dr.....	15 00
Kohn Bros. & Heller..	5 00	Pickands, Mather & Co..	100 00
Kortz, J. C., Mrs.....	50 00	Pierce, S. L. & Co.....	25 00
Kreps, J. E.....	5 00	Pollock, W. G.....	25 00
Kundtz, Theodor	5 00	Post, Charles A.....	5 00

Printz, Biederman & Co..	5 00	Taylor, Wm. Son & Co..	100 00
Randall & Carter	5 00	Taylor & Boggis Foundry	
Ranney Fish Co., The....	5 00	Co., The	10 00
Rauch & Lang Carriage		Teachout, A. Co., The....	25 00
Co., The	5 00	Thomas, Fred P.....	10 00
Raymond, S. A.....	10 00	Tiedeman, H.	40 00
Raymond, F. L. Co., The.	5 00	Tod, Sarah K., Mrs.....	20 00
Read, Elizabeth C.....	70 00	Topliff, I. N.....	50 00
Rees, W. D.....	10 00	Tyler, W. S.....	100 00
Rhodes, R. R.....	25 00	Tyrian Lodge No. 370, I.	
Robinson Bros. Biscuit		& A. M.....	15 00
Co., The	5 00	Ullman, Einstein & Co...	5 00
Rockefeller, John D.....	500 00	Ullman & Philpott Mfg.	
Root & McBride Co., The	100 00	Co., The	5 00
Rose, Benjamin	100 00	Upson Nut Co., The....	10 00
Russell, Geo. S.....	25 00	Upson-Walton Co., The..	50 00
Saal, G.	5 00	Vermont Marble Co.....	5 00
Saeger, G. E. Printing Co.,		Wade, J. H.....	100 00
The	10 00	Wade, Ellen G., Mrs....	50 00
Sampliner Cloak Co., The	5 00	Wagner, J. C. & Son....	5 00
Sanders, Wm. B., Mrs....	25 00	Wagner Mfg. Co., The..	5 00
Sanger & Harris Bros....	5 00	Walz, F. W., Dr.....	10 00
Saunders, A. C.....	10 00	Warden, Geo. J. & Co....	5 00
Savage, J. B.....	10 00	Warmington, Geo. H....	10 00
Schimkola, Alvin	5 00	Warner & Swasey Co., The	25 00
Schmidt, Paul Co., The..	5 00	Weideman Co., The	100 00
Schaber, Reinthal & Co..	10 00	Weideman, Fries Co.....	10 00
Schafer-Suhr Coal Co.,		Wertheim, Max G. & Co..	5 00
The	10 00	White, Henry C., Hon....	10 00
Scott Dry Goods Co., The	10 00	White, Rollin C.....	50 00
Semon, Charles	5 00	White Sewing Machine Co	50 00
Sessions, S. W., Mrs.....	10 00	Whitney, Wabel & Co....	10 00
Severance, L. H.....	50 00	Widlar, Francis & Co....	25 00
Shackleton Co., The	5 00	Wieber & Co.....	5 00
Sheffield, Henry E.....	100 00	Williams & Rodgers Co.,	
Sherman, Harriet B., Mrs	50 00	The	5 00
Sherwin, Clara P., Miss..	10 00	Williams, Geo. T.....	50 00
Sherwin-Williams Co., The	100 00	Worthington, Geo. Co.,	
Sherwood, H. J.....	5 00	The	100 00
Silberman, H. & Co.....	5 00	Wright, R. C.....	10 00
Silver, M. T. & Co.....	10 00	Loan returned	1 00
Skinner, O. S.....	5 00	Discounts received	1 34
Smith, S. C. & Co.....	50 00	Interest on bank deposits.	29 23
Smith, S. C., "Special"..	10 00	Woman's Home Lodgings	
Southworth, W. P. Co.,		by Mrs. F. M. Golden-	
The	50 00	bogen	52 50
Standard Sewing Machine		Bradley, H. M., Mrs., Es-	
Co	10 00	tate	100 00
Stafford, O. M.....	15 00	National Convention Pris-	
Sterling & Welch Co., The	50 00	on Ass'n Fund by A.	
Strauss Bros. & Co.....	5 00	Wiener	45 40
Strong, Carlisle & Ham-		Huntington, John, Benevo-	
mond Co., The	25 00	lent Fund	1350 00
Strong, Cobb & Co.....	25 00	First Presb. Church Sun-	
Sunshine Cloak & Suit Co.,		day School, East Clevel-	
The	5 00	and, O.	25 00
Taylor, V. C.....	5 00		

Trinity Episcopal Cathedral offerings	98 81	Union Thanksgiving Services East End Churches	5 47
St. Paul's P. E. Church Thanksgiving offering..	24 33	Union Thanksgiving Services Miles Ave. Church	5 91
Union Thanksgiving Services First M. E. Church	25 00		
Union Thanksgiving Services Aetna St. Church..	5 43	Total	\$7,707 42

CLOTHING AND RELIEF SUPPLIES

Have been received from

Armington, H. L.	Flint, Miss.
Akers, J. M.	Friedman, H. & Co.
Akers, W. J., Mrs.	Forest City House.
Allen, H. S., Mrs.	Forman-Bassett-Hatch Co.
Archwood Ave. Church C. E. Society.	Guilford, Miss.
Bate, F. C., Mrs.	Garfield, H. A., Mrs.
Bastian, T., Mrs.	Gibbons, Mrs.
Bolton, C. C., Mrs.	Harmon School.
Bishop, W. P., Mrs.	Harman, Mrs.
Bartholomew, J. W.	Hebrew Relief Society.
Barnett, James, Mrs.	Hanlon, Mrs.
Bushea, Harold, Mrs.	Handerson, Miss.
Burgess, E. Miss, E. Cleveland, O.	Jones, J. M., Mrs.
Cornwell, Z. C.	Jones' Home.
Charles, The, Payne and Willson avenues.	Keith, Mrs.
Cleveland Singing Society.	Kennedy, Mrs.
Colton, James E.	Konath, Mrs.
Cushing, H. K., Mrs.	Kirtland Relief Circle, Kirtland, O.
Curtiss, S. H., Mrs.	Kirtland Flats Charity Circle.
Cook, A. J., Dr.	Kelsey, O. E.
Carr, W. F., Mrs.	Littman, L.
Cobb, C. C., Mrs.	Lewis, C. H.
Cobb, L., Miss, Berlin Heights S. S. Class.	Luther, Mrs.
Coates, W. R.	Leisy, Otto, Mrs.
Coe, F. E., Mrs.	Mitchell, John, Mrs.
Caldwell, Judge, Mrs.	Mellen, L. F., Mrs.
Congregational Church, Rootstown, O.	Maydole, Mrs.
Coe, A. J., Mrs., North Olmstead, O.	Morley, J. H., Mrs.
Disbrow, C. W.	Medbury, Chas., Rev.
Davis, W. B. Co., The.	Mellen, L. F.
Demarest, H. B.	Meil, Wm.
Dutch Kitchen Tavern.	McLearee, J. S.
Dutton, Miss.	McLain, Mrs.
Dockstader, C. J., Mrs.	McLean, J. S.
Doering, J. C., Mrs.	Needle Work Guild, The.
Dorner, Mrs.	Norton, Robert, Mrs.
Euclid Ave. Disciple Church.	Newton, R. O., Mrs., Graiton, O.
	Poppleton, H. H. Mrs.
	Palmer, W. K.
	Presbyterian Sunday School, Kingsville, O.

Parsons, Mrs.	Union Depot.
Presbyterian Missionary Soc.,	Upson, O. W.
Canaan, Wayne Co., O.	Unionville, O., Congregational
Ransby, W.	Church.
Rymer, Mrs.	Upson-Walton Co., The.
Roy, Mrs.	Vanderwell, Mrs.
Raymond, F. T., Mrs.	Van Tyne, Mrs.
Randall & Carter.	Williams, E. M., Mrs.
Street, Mrs.	Walton, J. W., Mrs.
Smith, Mrs.	Wilson, Mrs.
Scott Dry Goods Co., The.	Wolfel, Mrs.
Sterling Laundry.	Williams, E. P., Mrs.
Sharer, Mrs.	Weideman Co., The
Smith, S. C., Mrs.	Williams, Mrs.
Shay, Ralph L.	Walz, F. W., Mrs.
Sitterly, Mrs.	Williams, G. T.
Teachout, A., Mrs.	Wright, J. M.
Training Home.	Waltz, F. W., Dr.
Towsley, Jay.	Wilkes, Mrs.

DIRECTORY OF CLEVELAND CHARITIES.

The following list of Benevolent Organizations of Cleveland does not pretend to be complete. It embraces no churches, fraternal lodges or other co-operative institutions.

It is believed that all of those whose names are given are worthy of public confidence.

As a handy reference list we append it to our annual report.

I. HOSPITALS.

- CHARITY HOSPITAL, Perry st. cor. Central ave.
- CITY HOSPITAL, Scranton ave. cor. Valentine st.
- CITY HOSPITAL FOR SICK AND INJURED CHILDREN, Valentine st., near Scranton ave.
- CITY TUBERCULOSIS SANITARIUM, Jennings ave. extension.
- CLEVELAND GENERAL HOSPITAL, 274 Woodland ave.
- CLEVELAND HOMEOPATHIC HOSPITAL, 236 Huron st.
- CLEVELAND STATE HOSPITAL for the insane, Turney ave.
- DETENTION HOSPITAL, for contagious diseases, Newburg.
- EVANGELICAL LUTHERAN HOSPITAL, 136 Franklin ave.
- GERMAN HOSPITAL, 385 Franklin ave.
- LAKE SIDE HOSPITAL, Lake st. bet. Erie and Muirson.
- MATERNITY HOSPITAL, 136 E. Prospect st.
- MT. SINAI HOSPITAL, 173 Forest st.
- RETREAT, THE, 1450 St. Clair st.
- ST. ALEXIS HOSPITAL, 1503 Broadway.
- ST. ANN'S INFANT ASYLUM AND MATERNITY HOUSE, 605 Woodland ave.
- ST. CLAIR HOSPITAL, 1354 St. Clair st.
- ST. JOHN'S HOSPITAL, 1191 Detroit st.
- U. S. MARINE HOSPITAL, Lake st. near Erie.

II. DISPENSARIES.

- FREE DISPENSARY OF CHARITY HOSPITAL, Marion st. cor. Perry.
- FREE DISPENSARY OF CLEVELAND GENERAL HOSPITAL, 155 Orange st.
- GOOD SAMARITAN DISPENSARY OF CLEVELAND HOMEOPATHIC COLLEGE, 226 Huron st.
- MILK FUND, 449 Prospect St.
- WESTERN RESERVE UNIVERSITY FREE DISPENSARY, Lakeside Hospital.
- WEST SIDE COTTAGE DEACONESS' HOME, 78 Hicks St.
- WOMEN'S AND CHILDREN'S FREE MEDICAL DISPENSARY, 16 Webster st.

III. ORPHAN ASYLUMS.

- CLEVELAND PROTESTANT ORPHAN ASYLUM, 1460 St. Clair st.
- HOLY FAMILY, for homeless and orphan children, 645 Woodland Hills ave.

INFANT ORPHANS' MOTHER SOCIETY, 301 Forest st.
 JEWISH ORPHAN ASYLUM, Woodland ave., cor. Sawtell.
 ST. JOSEPH'S ORPHAN ASYLUM, 1167 Woodland ave.
 ST. MARY'S FEMALE ORPHAN ASYLUM, 103 Harmon st.
 ST. VINCENT'S MALE ORPHAN ASYLUM, Monroe st., cor. Wil-
 let st.

IV. DAY NURSERIES.

ALTA, 270 Mayfield road.
 BETHLEHAM, 144 Hamilton st.
 GOODRICH HOUSE, St. Clair st. cor Bond.
 HAYMARKET, 26 Central ave.
 LOUISE, 388 Forest st.
 MARY WHITTLESEY MEMORIAL, Watkins st. cor. Cedar ave.
 OLNEY, Pilgrim Church, Jennings ave.
 PERKINS, 986 St. Clair st.
 UNITY, 1555 Broadway.
 WADE, 222 Perry st.
 WEST SIDE COTTAGE DEACONESS' HOME, 78 Hicks st.

V. HOMES.

ALTENHEIM, for aged people, 1147 Detroit st.
 BETHESDA DEACONESS' HOME, 385 Franklin ave.
 BOARDING HOME, for young women, 16 Walnut st.
 CHILDREN'S FRESH AIR CAMP, South Woodland ave., Wood-
 land Hills.
 CHURCH HOME, for sick and friendless, 563 Prospect st.
 CLEVELAND BOYS' ASSOCIATION, 215 Ontario st.
 CLEVELAND CHRISTIAN ORPHANAGE, 1552 Broadway.
 DEACONESS' HOME, Methodist Episcopal, 268 Woodland ave.
 ELIZA JENNINGS HOME FOR INCURABLES, 1783 Detroit st.
 HOME FOR AGED COLORED PEOPLE, 284 Giddings ave.
 HOME FOR THE AGED POOR, 281 Perry st.
 INDUSTRIAL SCHOOL AND HOME, for children, 1745 Detroit st.
 INFANTS' REST, Lida Baldwin Memorial, 1416 Cedar ave.
 INVALIDS' HOME, Dorcas Society, 600 E. Madison ave.
 JONES SCHOOL AND HOME, for friendless children, 1633 Pearl
 street.
 MONTEFIORE HOME FOR AGED ISRAELITES, Woodland ave. cor.
 Willson.
 RAINBOW COTTAGE, for infants, Cleveland & Eastern Electric
 Line, Stop 12.
 RESCUE HOME, of the Salvation Army, 91 Kinsman st.
 RESCUE MISSION AND HOME, 207 Ontario st.
 RETREAT, THE (for unfortunate women), 1450 St. Clair st.
 SISTERS OF THE GOOD SHEPHERD, for girls, Sterling ave. cor.
 Sibley st.

TEMPORARY HOME FOR FRIENDLESS WOMEN AND GIRLS, 309 Spring st.

TRAINING HOME FOR FRIENDLESS GIRLS, 377 Franklin ave.

WEST SIDE COTTAGE DEACONESS' HOME, 78 Hicks St.

VI. BENEVOLENT AID SOCIETIES.

BEULAH MISSION, 293 St. Clair st.

CENTRAL FRIENDLY INN, W. C. T. U., Non-Partisan, Central ave. cor. Broadway.

CIRCLE OF MERCY, 44 Euclid ave.

CLEVELAND ASSOCIATED CHARITIES, 309 Spring st.

CLEVELAND HUMANE SOCIETY, 315 City Hall.

COL. CREIGHTON CIRCLE, Ladies of the G. A. R., 254 Colonial Arcade.

DAUGHTERS OF ISRAEL, 374 Ontario st.

DORCAS AID SOCIETY, 517 The Arcade.

FLOATING BETHEL AND CITY MISSION, 167 River st.

HEBREW RELIEF ASSOCIATION, 183 Orange st.

HELVETIA SWISS AID SOCIETY, 538½ Pearl st.

HUNGARIAN AID SOCIETY, 374 Ontario st.

KING'S DAUGHTERS, RAINBOW TEN, Rainbow Cottage, Glen-ville.

KOSSUTH LAJOS AID SOCIETY, 1288 Clark ave.

LEND A HAND MISSION, Cedar ave. cor. Watkins st.

REBECCA AID SOCIETY, 247 Colonial Arcade.

SALVATION ARMY CITADEL, cor. Erie and Eagle sts.

VISITING NURSES ASSOCIATION, Kingmore Bldg., 260 Euclid ave.

VOLUNTEERS OF AMERICA, 45 High St.

WESTERN SEAMEN'S FRIEND SOCIETY, Bethel Bldg., Superior street hill.

YOUNG WOMEN'S CHRISTIAN ASSOCIATION, embracing the Boarding Home, Eliza Jennings Home, Home for Aged Women and the Retreat. Headquarters, 317 Euclid ave.

VII. SOCIAL SETTLEMENTS.

ALTA HOUSE, 270 Mayfield road.

COUNCIL EDUCATIONAL ALLIANCE, 300 Woodland ave.

GOODRICH HOUSE, 368 St. Clair st.

HIRAM HOUSE, 345 Orange st.

YOUNG MEN'S CHRISTIAN ASSOCIATION.

Central Department, Prospect st., cor. Erie.

Railroad Branch, 959 St. Clair st.

Railroad Branch, N. Linndale, O.

Broadway Branch, 2525 Broadway.

West Side Boys' Club, Franklin ave., cor. Duane st.

College Department, Adelbert College Campus.

FORMS OF BEQUEST.

FIRST FORM.

Item: I give, devise and bequeath unto the Cleveland Associated Charities, the following property, to-wit:—

SECOND FORM.

Where a bequest is designed as a permanent fund the income only to be distributed as earned, the following is recommended:

I give, devise and bequeath unto The Cleveland Associated Charities, in trust, the following property, to-wit:—

(HERE GIVE A DESCRIPTION OF THE PROPERTY.)

The income therefrom to be used by said Trustee in furtherance of the purposes for which said Trustee was incorporated; and I hereby direct that said Trustee shall keep the principal of said estate invested, and to that end I hereby empower said Trustee from time to time to sell, and by its proper deed or other instrument to convey the whole or any part of said estate, and to invest and re-invest the proceeds arising therefrom in such property or securities as may to it seem best.

